The objective is to help each individual in the following scenarios choose the right financial service(s) that a financial institution can provide and explain why.

**Scenario #1**

Growing up, Carlie had always received money for her birthday from family, friends and relatives. Then, after each birthday she would put that money into her savings account. But, now that she is 15 Carlie would like to start using that money for herself. Plus, she is about to start her first job and will start to make some of her own money instead of waiting for her birthday. What should she be looking into to start having quicker access to her money, instead of having to take it out of savings every time?

**Scenario #2**

Mitch is in his third year of college at the University of Northern Iowa. He and his dad have agreed that he needs to have a vehicle available to him for his final two years of college and after graduation. Mitch has currently been unable to work due to an injury suffered from the summer and he needs to be able to find a way to pay for the vehicle. What type of financial service could Mitch take advantage of to obtain his car?

**Scenario #3**

Julie is just finishing college and about to start a new job with Aviva Life Insurance company. She is going to be receiving a nice salary at Aviva, but she is going to have to pay for a lot more expenses now that she is out on her own. One of those possible expenses will be a new car because the transmission in her Oldsmobile Cutlass Cierra is about to go. Which financial service should Julie look to, to help her reach the goal of a new car?

**Scenario #4**

Since Carlie is starting a new job, she is going to have a lot more income available to her. She would like to have a lot quicker access to her money in both accounts, be able to use ATM’s if necessary, and even get a direct deposit from her new employer. What type of Financial Service should she look into?

**Scenario #5**

About 3 months ago, Steven’s grandfather had given him a whole collection of baseball cards that he had collected when he was a kid. Some of the baseball cards included Mickey Mantle, Willie Mays, Joe DiMaggio, Hank Aaron, and Lou Gehrig. It was an incredibly valuable collection and very much a part of his grandfather’s childhood. Yesterday, Steven’s mother was cleaning Steven’s room and found the collection in a shoebox under his bed. She confronted Steven and said that that was not a very good spot to keep such a valuable collection, and suggested something else. What type of financial service do you think his mother mentioned?

**Scenario #6**

Eva had just gotten married over the summer and they had just found out that their first child was on the way. She had realized that she and her husband had barely any money stored in their savings and nothing was getting set aside for future uses like a home, the support of a new child, and that child’s future. Plus they knew that it would be very difficult to bring a new baby into the world in the situation that they were in. They really needed some assistance in putting a long term plan in place so that they can be prepared for the baby’s birth, plus they needed to remodel their home so that they could finally have a baby’s room for the newborn. What two services do you think that would be a great assistance to Eva?